Case 07-21848 Doc 1 Filed 11/20/07 Entered 11/20/07 16:10:27

Desc Main 11/20/07 5:08PM Page 1 of 23 Document Official Form 1 (4/07) **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Burmeister, Jeffery A Burmeister, Stacey D All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) xxx-xx-7555 xxx-xx-1949 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 118 South Railroad Street 118 South Railroad Street Braceville, IL Braceville, IL ZIP Code ZIP Code 60407 60407 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Grundy Grundy Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): PO Box 101 Braceville, IL ZIP Code ZIP Code 60407 Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box) ☐ Health Care Business ☐ Chapter 7 ☐ Single Asset Real Estate as defined ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 Individual (includes Joint Debtors) in 11 U.S.C. § 101 (51B) of a Foreign Main Proceeding ☐ Chapter 11 See Exhibit D on page 2 of this form. Railroad ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 □ Stockbroker ☐ Corporation (includes LLC and LLP) of a Foreign Nonmain Proceeding Chapter 13 Commodity Broker ☐ Partnership ☐ Clearing Bank Other (If debtor is not one of the above entities, ☐ Other Nature of Debts check this box and state type of entity below.) Tax-Exempt Entity Debts are primarily consumer debts, ☐ Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization "incurred by an individual primarily for under Title 26 of the United States Code (the Internal Revenue Code). a personal, family, or household purpose.' Chapter 11 Debtors Filing Fee (Check one box) Check one box: ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Filing Fee to be paid in installments (applicable to individuals only). Must Check if: attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information ■ Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors OVER 200-1.000-5 001-10 001-25 001-50.001-50-100-1-49 99 199 999 5.000 10.000 25.000 50.000 100.000 100.000 Estimated Assets □ \$0 to □ \$10,001 to \$100,001 to \$1,000,001 to More than \$10,000 \$100,000 \$1 million \$100 million \$100 million

\$100,001 to

\$1 million

\$50,001 to

\$100,000

\$1,000,001 to

\$100 million

More than

\$100 million

Estimated Liabilities □ \$0 to

\$50,000

Case 07-21848 Doc 1 Filed 11/20/07 Entered 11/20/07 16:10:27 Desc Main 11/20/07 5:08PM

Page 2 of 23 Document Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Burmeister, Jeffery A Burmeister, Stacey D (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: Northern District of Illinois 07-12325 7/11/07 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Lesley A. Hoenig November 20, 2007 Signature of Attorney for Debtor(s) (Date) Lesley A. Hoenig 6277668 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

(This page must be completed and filed in every case)

Entered 11/20/07 16:10:27 Desc Main Page 3 of 23

FORM B1, Page 3

#### Official Form 1 (4/07)

Document **Voluntary Petition** 

Name of Debtor(s):

Burmeister, Jeffery A Burmeister, Stacey D

#### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

# X /s/ Jeffery A Burmeister

Signature of Debtor Jeffery A Burmeister

#### X /s/ Stacey D Burmeister

Signature of Joint Debtor Stacey D Burmeister

Telephone Number (If not represented by attorney)

#### November 20, 2007

Date

#### Signature of Attorney

#### X /s/ Lesley A. Hoenig

Signature of Attorney for Debtor(s)

#### Lesley A. Hoenig 6277668

Printed Name of Attorney for Debtor(s)

### Lesley A. Hoenig, Attorney at Law

Firm Name

1201 Tomah Drive Mount Pleasant, MI 48858

Address

Email: lesley.hoenig@gmail.com (815) 318-5473 Fax: (815) 986-8376

Telephone Number

November 20, 2007

Date

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

# Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 07-21848 Doc 1 Filed 11/20/07 Entered 11/20/07 16:10:27 Desc Main Document Page 4 of 23

Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Jeffery A Burmeister Stacey D Burmeister		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 07-21848 Doc 1 Filed 11/20/07 Entered 11/20/07 16:10:27 Desc Main Document Page 5 of 23

### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

requirement of 11 U.S.C. § 109(h) does not apply in this district.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Jeffery A Burmeister

Jeffery A Burmeister

Date: November 20, 2007

Case 07-21848 Doc 1 Filed 11/20/07 Entered 11/20/07 16:10:27 Desc Main Document Page 6 of 23

Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Jeffery A Burmeister Stacey D Burmeister	•		Case No.	
		Debtor(s)	Chapter	13	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 07-21848 Doc 1 Filed 11/20/07 Entered 11/20/07 16:10:27 Desc Main Document Page 7 of 23

# Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Stacey D Burmeister	
	Stacey D Burmeister	

Date: **November 20, 2007** 

Case 07-21848 Doc 1 Filed 11/20/07 Entered 11/20/07 16:10:27 Desc Main Document Page 8 of 23

Form	В6А
(10/05	5)

In re	Jeffery A Burmeister,	Case No
	Stacov D Burmoistor	

Debtors

### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

118 South Railroad, Braceville, IL	Fee simple	J	130,000.00	72,192.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 130,000.00 (Total of this page)

130,000.00

Total >

Entered 11/20/07 16:10:27 Desc Main Case 07-21848 Doc 1 Filed 11/20/07 Page 9 of 23 Document

Form	<b>B6</b> I
(10/0	5)

In re	Jeffery A Burmeister,	Case No.
	Stacev D Burmeister	

Debtors

### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.** 

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	х		
2.	Checking, savings or other financial	Checking Account with Standard Bank	J	200.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Midwest Operators Credit Union Savings Account	н	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Security Deposit with ATT for phone service	J	160.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Bedroom Furniture, Living Furniture, Kitchen Furniture, Washer and Dryer (Dryer is inoperable), 50" HDTV (5 years old), and one 19" tv	J	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	50 Books, 30 DVDs, 100 CDs, Home Interior Pictures	J	560.00
6.	Wearing apparel.	Necessary Wearing Apparel	J	50.00
7.	Furs and jewelry.	Wedding Ring, Gold Jewelry	J	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	2 Shotguns, 1 handgun, paintball gun	J	200.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Term Policy through Union	н	0.00
10.	Annuities. Itemize and name each issuer.	X		

Sub-Total >	2,770.00
(Total of this page)	

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

Case 07-21848 Doc 1 Filed 11/20/07 Entered 11/20/07 16:10:27 Desc Main Document Page 10 of 23

Form B6B (10/05)

In re

Jeffery A Burmeister, Stacey D Burmeister

Case No.		

### Debtors

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Sheet)		
Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) o under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1 Give particulars. (File separately t record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	). he			
12. Interests in IRA, ERISA, Keogh, o other pension or profit sharing plans. Give particulars.	r Pensi	on through Union	Н	29,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, ar property settlements to which the debtor is or may be entitled. Give particulars.	d <b>X</b>			
18. Other liquidated debts owing debto including tax refunds. Give particulars.	or <b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
			Sub-Tot	al > <b>29,000.00</b>
			(Total of this page)	

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Form B6B (10/05)

In re

Jeffery A Burmeister, Stacey D Burmeister

Case No.
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#### Debtors

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	199	8 Dodge Ram about 147,000 Miles	н	5,375.00
	other vehicles and accessories.	199	3 Ford Explorer - 225,000 miles	w	2,200.00
		Scr	ap Car with no motor, used only for scrap	J	100.00
		Fou	ır Wheeler - Polaris Sportsman 1997 or 1998	J	2,000.00
		196	9 Harley	J	4,400.00
		199	9 Harley Groundpounder	J	3,400.00
		Sn	owmobile - 1991 Polaris	J	600.00
26.	Boats, motors, and accessories.	197	2 Checkmate Speedboat	J	700.00
27.	Aircraft and accessories.	х			
28.	Office equipment, furnishings, and supplies.	x			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	1 C	at	J	0.00
32.	Crops - growing or harvested. Give particulars.	X			

Sub-Total > 18,775.00 (Total of this page)

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 07-21848 Doc 1 Filed 11/20/07 Entered 11/20/07 16:10:27 Desc Main Document Page 12 of 23

Form B6B (10/05)

In re

Jeffery A Burmeister, Case No. \_\_\_\_\_\_
Stacey D Burmeister

# Debtors

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33.	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total >

50,545.00

0.00

Form B6C (4/07)

In re

Jeffery A Burmeister, Stacey D Burmeister

Case No.	

Debtors

# SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: ☐ Check if debtor claims a homestead exemption that exceeds \$136,875. (Check one box)

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 118 South Railroad, Braceville, IL	735 ILCS 5/12-901	30,000.00	130,000.00
Checking, Savings, or Other Financial Accounts, C Checking Account with Standard Bank	Certificates of Deposit 735 ILCS 5/12-1001(b)	200.00	200.00
-	. ,		
Midwest Operators Credit Union Savings Account	735 ILCS 5/12-1001(b)	100.00	100.00
Household Goods and Furnishings Bedroom Furniture, Living Furniture, Kitchen Furniture, Washer and Dryer (Dryer is inoperable), 50" HDTV (5 years old), and one 19" tv	735 ILCS 5/12-1001(b)	500.00	500.00
Books, Pictures and Other Art Objects; Collectible 50 Books, 30 DVDs, 100 CDs, Home Interior Pictures	<u>s</u> 735 ILCS 5/12-1001(a)	560.00	560.00
Wearing Apparel Necessary Wearing Apparel	735 ILCS 5/12-1001(a)	50.00	50.00
<u>Furs and Jewelry</u> Wedding Ring, Gold Jewelry	735 ILCS 5/12-1001(a)	1,000.00	1,000.00
<u>Firearms and Sports, Photographic and Other Hob</u> 2 Shotguns, 1 handgun, paintball gun	oby Equipment 735 ILCS 5/12-1001(b)	200.00	200.00
Interests in IRA, ERISA, Keogh, or Other Pension of Pension through Union	or Profit Sharing Plans 735 ILCS 5/12-704	29,000.00	29,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 1998 Dodge Ram about 147,000 Miles	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 2,175.00	5,375.00
1993 Ford Explorer - 225,000 miles	735 ILCS 5/12-1001(c)	2,200.00	2,200.00
Four Wheeler - Polaris Sportsman 1997 or 1998	735 ILCS 5/12-1001(b)	900.00	2,000.00
1969 Harley	735 ILCS 5/12-1001(b)	3,925.00	4,400.00

Total:	73.210.00	175.585.00

Case 07-21848 Doc 1 Filed 11/20/07 Entered 11/20/07 16:10:27 Desc Main 11/20/07 5:08PN Document Page 14 of 23

Form B6G (10/05)

In re

Jeffery A Burmeister, Case No. \_\_\_\_\_\_\_
Stacey D Burmeister

Debtors

## SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 07-21848 Doc 1 Filed 11/20/07 Entered 11/20/07 16:10:27 Desc Main 11/20/07 5:08PN Document Page 15 of 23

Form B6H (10/05)

In re

Jeffery A Burmeister, Stacey D Burmeister Case No.

Debtors

### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 07-21848 Doc 1 Filed 11/20/07 Entered 11/20/07 16:10:27 Desc Main Document Page 16 of 23

Official Form 6J (10/06)

In re

Jeffery A Burmeister Stacey D Burmeister		Case No.	
	Debtor(s)		

# SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

		- ()
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate		mily at time case
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	lete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	45.00
c. Telephone	\$	80.00
d. Other See Detailed Expense Attachment	\$	192.00
3. Home maintenance (repairs and upkeep)	\$	250.00
4. Food	\$	300.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	70.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	800.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ.	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health d. Auto	\$	0.00 120.00
e. Other	\$ \$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ	0.00
(Specify) <b>Property Taxes</b>	¢	150.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	\$	130.00
plan)		
a. Auto	\$	382.76
1 01	\$	0.00
- Oth - ::	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$ 	0.00
15. Payments for support of additional dependents not living at your home	\$ \$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 	0.00
17. Other	\$ 	0.00
Other	\$	0.00
Oulei	Φ	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	2,939.76
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	0.00
b. Average monthly expenses from Line 18 above	\$	2,939.76
c. Monthly net income (a. minus b.)	\$	-2,939.76
· · · · · · · · · · · · · · · · · · ·		

	Case 07-21848	Doc 1	Filed 11/20/07 Document	Entered 11/20/07 Page 17 of 23	16:10:27	Desc Main	11/20/07 5:08PM	
Official For	rm 6J (10/06)		Document	1 age 17 01 25				
	Jeffery A Burmeister							
In re	Stacey D Burmeister				Case No.			
			I	Debtor(s)				
SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)  Detailed Expense Attachment								
Other U	tility Expenditures:							
Cell Ph	one					\$	130.00	
Cable			•			\$	62.00	

\$

192.00

**Total Other Utility Expenditures** 

Case 07-21848 Doc 1 Filed 11/20/07 Entered 11/20/07 16:10:27 Desc Main Document Page 18 of 23
United States Bankruptcy Court
Northern District of Illinois

I.,		Jeffery A Burm Stacey D Burm						laga Ma		
In r	е.	Stacey D Burn	ieisu	ei		Debtor(s)		Case No. Chapter	13	
		DIG	OT 6					OD DE	DEOD (G)	
		DISC	CLC	OSURE OF COME	PENSATI	ON OF ATTO	JRNEY FO	OK DE	BTOR(S)	
1.	cor	npensation paid to	me v		e filing of the	petition in bankrup	tcy, or agreed	to be pai	the above-named debtor and to me, for services rendere lows:	
		For legal service	s, I ha	ave agreed to accept			\$		3,500.00	
		Prior to the filing	g of th	his statement I have receive	ved		\$		552.00	
		Balance Due					\$		2,948.00	
2.	\$	<b>274.00</b> of the	filing	fee has been paid.						
3.	The	e source of the con	npens	ation paid to me was:						
		Debtor		Other (specify):						
4.	The	e source of comper	ısatio	on to be paid to me is:						
		Debtor		Other (specify):						
5.		I have not agreed	to sh	are the above-disclosed co	ompensation	with any other perso	on unless they	are mem	pers and associates of my law	v firm.
				the above-disclosed comp together with a list of the					or associates of my law firm.	. A
6.	a. b. c.	Analysis of the de Preparation and fi Representation of [Other provisions Negotiatio reaffirmati	btor's ling o the das nea ns w on a	of any petition, schedules, ebtor at the meeting of cre eded] rith secured creditors	endering advi statement of editors and co to reduce to ations as no	ce to the debtor in c affairs and plan whi onfirmation hearing, o market value; e eeded; preparati	determining which may be requand any adjou	nether to uired; urned hea lanning;	file a petition in bankruptcy;	of
7.	Ву	Represent	ation	tor(s), the above-disclosed of the debtors in any rsary proceeding.				voidanc	es, relief from stay action	ns or
					CERT	IFICATION				
this		ertify that the foreg		is a complete statement of	f any agreeme	ent or arrangement f	for payment to	me for re	presentation of the debtor(s)	in
Date		November 20,		7		/s/ Lesley A. Ho	penia			
					_	Lesley A. Hoen	ig 6277668			
						Lesley A. Hoen		at Law		
						1201 Tomah Dr Mount Pleasan				
						(815) 318-5473		986-837	5	
						lesley.hoenig@				

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Lesley A. Hoenig 6277668	X /s/ Lesley A. Hoenig	November 20, 2007
Printed Name of Attorney	Signature of Attorney	Date
Address:		
1201 Tomah Drive		
Mount Pleasant, MI 48858		
(815) 318-5473		
I (We), the debtor(s), affirm that I (we) have rec	Certificate of Debtor reived and read this notice.	
Jeffery A Burmeister Stacey D Burmeister	X /s/ Jeffery A Burmeister	November 20, 2007
Printed Name of Debtor	Signature of Debtor	Date
Case No. (if known)	X /s/ Stacey D Burmeister	November 20, 2007
	Signature of Joint Debtor (if any)	Date

# **United States Bankruptcy Court** Northern District of Illinois

	Jeffery A Burmeister				
In re	Stacey D Burmeister		Case No.		
		Debtor(s)	Chapter	_13	
	VI	ERIFICATION OF CREDITOR MA	ATRIX		
		Number of (	Number of Creditors: 12		
	The above-named Debtor(s) (our) knowledge.	) hereby verifies that the list of credito	ers is true and	correct to the best of my	
Date:	November 20, 2007	/s/ Jeffery A Burmeister			
		Jeffery A Burmeister			
		Signature of Debtor			
Date:	November 20, 2007	/s/ Stacey D Burmeister			
		Stacey D Burmeister			
		Signature of Debtor			

Associated Collectors, INC PO Box 816 113 W Milwaukee St Janesville, WI 53548-2913

Capital One PO Box 85520 Richmond, VA 23285-5520

Certified Services PO Box 24 Waukegan, IL 60079-0024

Charter One Bank 1 Citizens Drive Riverside, RI 02915-3019

Creditors Collection Bureau PO Box 63 Kankakee, IL 60901-0063

Goodyear 110 Lake Drive Pencader Corp Center Newark, DE 19702-3317

Harris Bank 200 W Monroe St., Floor 19 Chicago, IL 60606-5015

Household Credit Services PO box 98706 Las Vegas, NV 89193-8706

Jaros, Tittle & O'Toole 20 North Clark Street Chicago, IL 60602

Meijer Branch CG2X PO Box 103065 Roswell, GA 30076-9065

# Case 07-21848 Doc 1 Filed 11/20/07 Entered 11/20/07 16:10:27 Desc Main Document Page 23 of 23

Mid-State Collection Solutions PO Box 3292 Champaign, IL 61826-3292

Sam's Club co/ Monogram Credit Card Bank 4605 Duke Drive Mason, OH 45040-9410